



2020 INSURANCE SUMMARY OF COVERAGE

SECONDARY ACCIDENT MEDICAL INSURANCE FOR LICENSED MEMBERS

Provider: Axis Insurance Company

Policy Number: SRPO-50065-45

Who is Covered Licensed Members

Coverage Starts: Coverage is a benefit of membership and begins upon receipt of the completed membership application form with appropriate fee.

Effective: Registered USAR Licensed Members are covered while 1) participating in state, regional and national USAR sanctioned or sponsored events and 2) while participating in sanctioned leagues, or organized practice sessions.

Benefits

- Maximum \$50,000 per occurrence for medical expense
- Maximum \$1,500 per occurrence for dental expense and physical therapy subject to a \$250 deductible.
- Accidental Death Benefit
Maximum amount = \$10,000
- Accidental Dismemberment Benefit
Maximum amount = \$10,000
- Deductible amount is \$7,500

Deductible

This program is secondary to other primary insurance in place through the member's employment, school, or family. The deductible is the greater of the total of other collectible benefits from primary insurance sources applicable to the injury, or \$7,500 of paid medical expenses where there is no primary insurance.

Reporting Injury Claims sustained at Sanctioned Events

1. The event Director needs to forward a completed incident report to USAR.
2. Also notify the USAR about the person who was injured or have the injured person call directly. 719-635-5396.
3. Upon notification, a claim form with a letter and this summary of insurance coverage will be sent to the injured party from the USAR. Membership and event participation will be verified at that time
4. The claim form must be completed in full by the injured party and submitted directly to the Claims Processing Center as provided in the instructions.

Important policy provisions to remember:

- The injured party has 30 days from date of injury to consult a physician
- The "claim form" must be filed within 60 days from date of injury with insurance provider
- \$7,500 deductible must be met by the injured party before this coverage goes into effect

GENERAL LIABILITY INSURANCE FOR USAR CERTIFIED INSTRUCTORS AND SANCTIONED EVENT SITES

Provider: Houston Casualty

Policy Number:

18/7006231

Policy Dates:

January 1, 2020 to December 31, 2020

Limits and Sub-Limits of Liability

- \$2,000,000 for each occurrence
- \$5,000,000 General Aggregate
- \$2,000,000 Products/Completed Operations Aggregate
- \$2,000,000 Personal/Advertising Injury
- \$300,000 Damage to Rented Premises
- \$5,000 Medical